
Exhibit J



8742 Wcent Boulevard • Suite 300 • Highlands Ranch, CO 80129

□ 800-315-4757

□ 720-241-7218

May 23, 2016

Mark K. Macris
Catherine M. Macris
403 Teakwood Terrace
Amherst, NY 14221

RE: Loan Number: 1008702478

Dear Mark K. Macris and Catherine M. Macris,

This letter is in response to a written request received by Specialized Loan Servicing LLC ("SLS") on May 2, 2016 regarding your request to be removed from the above referenced account.

After a review of our records, it has been determined that both parties listed above executed the Note and Deed of Trust/Mortgage when the above referenced mortgage was originated. Enclosed is a copy of the Note, Deed of Trust/Mortgage, payment history and transaction codes for your reference. SLS is unable to accept the court documents you sent to remove a party from this loan. SLS is a third party mortgage loan servicer and does not offer refinancing.

In accordance with the Fair Credit Reporting Act ("FCRA"), SLS is required to report payments and account status accurately; therefore, credit cannot be corrected as a courtesy. Please note that SLS has complied with your requests for information in accordance with both state and federal law.

It has been determined that SLS has forwarded account information to the credit reporting agencies accurately and we have not discovered any inaccuracies in the information that we have.

In researching your account, we have found no errors. You have a right to request the documents relied upon in reaching this determination by contacting us at the number above, but please note that SLS has already enclosed the same for your reference as outlined above.

If you have any questions regarding this information, please contact Customer Care toll free at 1-800-315-4757, Monday through Friday, 8:00 a.m. until 6:00 p.m. MT or TDD 1-800-288-9419, Monday through Friday, 8:00 a.m. until 6:00 p.m. MT.

Sincerely,

A handwritten signature in cursive ink, appearing to read "Patricia".

Patricia, Teller ID# 30614
Customer Care Support
Specialized Loan Servicing LLC

Enclosure(s)

PLEASE SEE IMPORTANT DISCLOSURE ON FOLLOWING PAGE

Setting the Standard
www.sls.net

